

## HAPPENINGS IN AND ABOUT TOWN

SAVING FUNDS TO  
BE RELEASED SOON

About \$75,000 Will be Used  
in Purchase of Christ-  
mas Gifts.

At least \$75,000 will be turned over to the channels of Christmas trade in South Bend during the next week, according to officials of the city's banks, who report a plenty of money, and the above amount especially set aside for Christmas purposes. The outlook for South Bend merchants is the merriest of Christmas crowds, and these crowds well supplied with that which goes toward record Yuletide sales.

Sums large and small, aggregating approximately \$75,000, are being released from savings made with the intention of having a fund for the use of Santa Claus, and the tinkle of proverbial reindeer bells promises to be at all times subservient to the jingle of coins in the pockets of Christmas shoppers.

Some to Be Saved.  
As to the amount of money available for Christmas use, little can be said owing to the fact the savings of South Bend residents vary radically in their places of keeping. From the Christmas money clubs which received close to \$100,000, some idea can be gleaned, although some of the money, intended a year ago for the purchase of gifts, probably will go into savings accounts at three and four per cent.

Through these Christmas money clubs, \$75,000 was saved during 1915, and that amount will be checked out on appropriate vouchers by the two banks having such organizations, within the next few days. The American Trust Co., Washington and Michigan sts., will refund \$50,000 saved through the "bit by bit" system, and the Union Trust, S. Main st., will check out \$25,000. Immediately following this refunding process, new accounts will be opened under advanced and perfected systems by both these two concerns and others in South Bend.

Starts Saving Habit.  
The purpose of the Christmas money club," says E. H. Miller of the American Trust Co., "is to provide money for Christmas, to accumulate a sum for the proverbial rainy day and to develop the saving habit." It is a savings plan, carried on in 50 weekly payments, which brings a check for the amount of deposit on Dec. 15 of 1915. There are six classes, ranging from one cent to one dollar. Interest of three per cent is paid on these accounts, providing all payments are made when due.

For the classes from one to five cents, there is a rising scale or a declining scale, as the patron desires. A depositor goes from one cent the opening week to five cents the closing week, or vice versa. The five cent class seemed most popular in the American Trust Co.'s plan, with a primal payment of either five cents or \$2.50, as the class goes, "up or down."

Clubs Prove Popular.  
Christmas money clubs have proven popular as a means toward providing a set sum for the gift lists. This fact has led the bankers of South Bend interested to perfect the system. The Union Trust Co. rightfully claims the pioneer movement here, having its first club three years ago under the punch-card system. The first year between five and six thousand dollars was taken in by the Union Trust; the second year \$16,000 was deposited, and last year a total of \$25,000 was saved, to be checked out the tenth of this month.

For 1916, a new style pass book is arranged. At the American Trust Co., a duplicate coupon book will be provided, pocket size, and for each payment a coupon will be taken from the book, the payment stamped on the retained side of the little ledger. The bank's coupons are numbered with the number of the book.

The Union Trust has provided a vest pocket book with a duplicate card to be retained by the bank. This card is inserted by the cashier, and book and card punched at pay.

## "It Pays to Advertise"

where the greatest possible number of people will read your advertisement, at the least possible cost. It is easily demonstrated that the modern daily newspaper is the place.

A gentleman in the rural district recently said to one of his neighbors, who urged him to subscribe to the News-Times: "What! He pay \$3 a year for seven pages of advertising and five pages of reading matter? Not if I know it!"

Fortunately the farmer repeated his statement to a representative of the News-Times, who happened to call on him. "All right, then, we'll give you a 12 page paper with nothing in it but pure reading matter, many times what you can read in two days' steady reading, but we'll have to charge you \$15 a year." The farmer saw the point and became a subscriber. IT PAYS THE SUBSCRIBER TO HAVE INTERESTING ADVERTISING MATTER

in The News-Times"

"A Great Paper for Results."

ment date when payment is made. Save for Vacation Too.

The Citizens' Loan, Trust and Savings Co. will start a Christmas fund this year. The Merchants' National bank is planning the launching of a similar savings system in the near future. The Union Trust has a vacation plan, besides the Christmas fund.

Christmas money clubs have proven a great aid toward the saving of money for celebration of the Yuletide. Banks in the city report a greater interest in savings accounts, and from their reports, South Bend is to have a "bumper crop" of the merriness which makes an ideal Christmas. Thousands of dollars will be released for spending on gifts, and merchants of the city have provided amply for buyers, early Samaritans and late grouches alike.

There are two slogans, "shop early and avoid the rush," and "save early and avoid the rush," and the latter pertaining to the rush of bills the first of the year. This article has to do with the latter, the preparedness argument again.

South Bend seems well munitioned for a successful conquest of the Land of Cheer, and considerable territory will be annexed around and about Dec. 25, 1915.

ONE IS CONVERTED.  
Rev. J. N. Miller preached last night at the LaSalle street rescue mission on the subject, "What Shall I Do With Jesus?" The meeting was well attended and there was one conversion.

ASSESSMENT ROLL  
FOR SEWER FILED

1,500 Property Owners Affected by Michigan Street Trunk Line.

The assessment roll for the construction of the Michigan st. trunk sewer was filed by City Engineer Anderson at the meeting of the board of public works held Tuesday night. The roll amounts to \$42,154.05, and contains the names of about 1,500 property owners. Public hearing on the roll will be held late this month or early in January.

On account of the remonstrance of about 25 property owners, the assessment roll for the widening of Indiana av. and Webster st. was deferred until the next meeting of the board, which will be held Tuesday night, Dec. 14. The assessment roll of damages and benefits for the widening of Mishawaka av. and Eddy st. was confirmed.

A petition was filed for the construction of a brick pavement on Calvert st., from Miami st. to High st. The improvement will be considered by the board at the first meeting in March.

Fred P. Futter was given the contract for the water taps on Leeper av. and Keasey st.

## EXHIBITS CHINA

Miss C. L. Schafer Makes Display at Gas Company.

Miss Clara L. Schafer, 558 Forest av., is giving her annual exhibit of hand painted china at the office of the Northern Indiana Gas and Electric Co., N. Michigan st. Among her best showings is a medium size vase of matt work with wildwood decorations and bluebirds which is of a dull, decidedly attractive shade of blue and gold. She has several dresser sets and a good looking seven piece smoking set of black with red poppie decoration.

The realistic and naturalistic work, the low relief enamel, the conventional and semi-conventional designs are shown and the display includes 500 pieces.

## GIVE FAREWELL BANQUET

As a farewell to L. E. Smart, president of the organization, the brotherhood of the First Baptist church Tuesday night entertained at a banquet given in the church parlors. Mr. and Mrs. Smart will leave for Mississippi the last of the week, where the former will engage in the railroad business.

## Notre Dame News

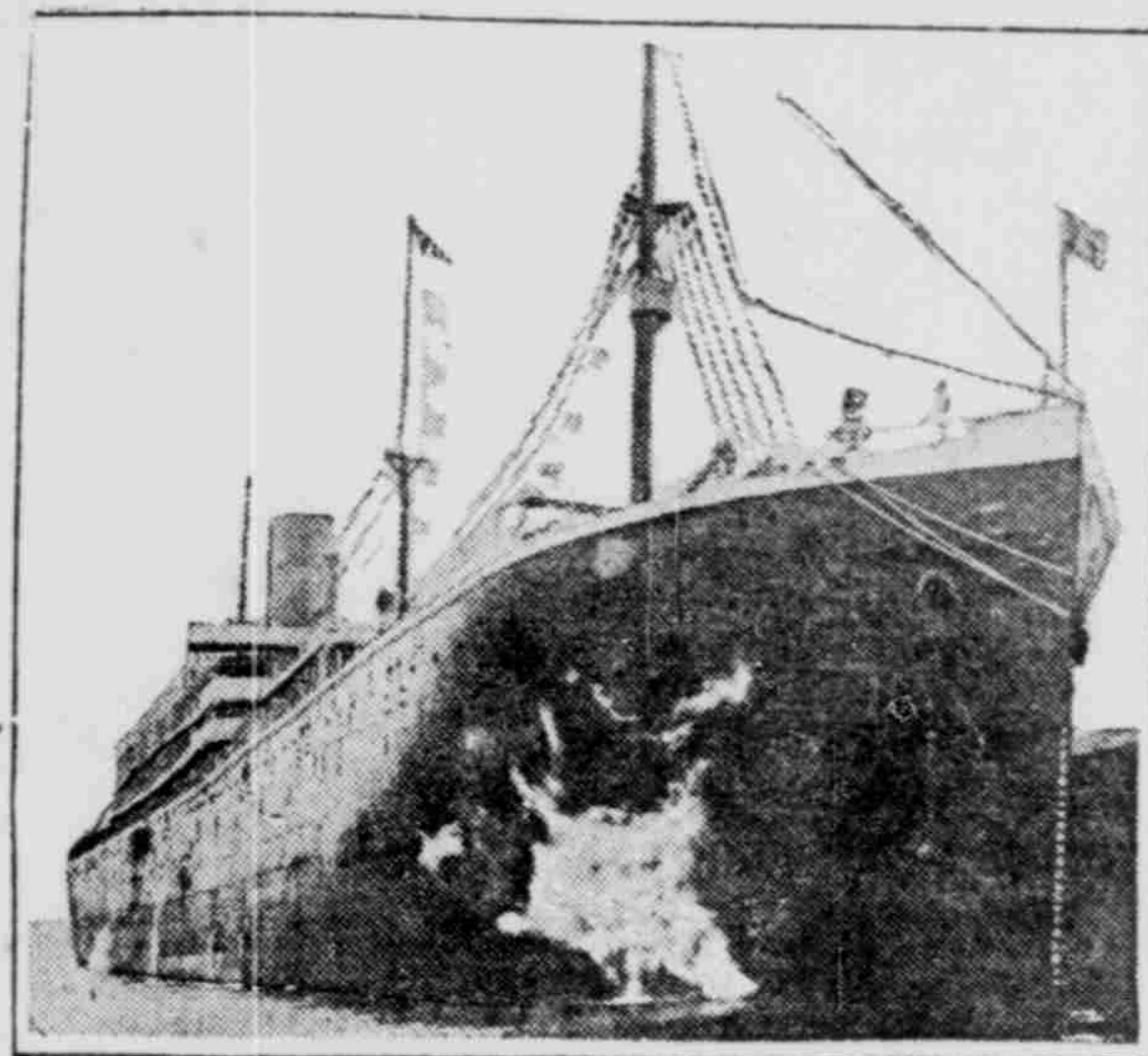
A special meeting of the junior class will be held Friday evening in the Sorin hall law room.

The manager of the Day Students' Athletic association, Thomas Conway, selected the following men for the Fort Wayne trip last night and as a regular basket ball team for the ensuing year: Phillips, Voedish, Edgren, Cassidy, Grant and Fitch. Besides playing the games with the regular interhall teams, the day students will also play several teams out of the city. However, the rule of the university that all games must be sanctioned by the faculty board of athletic control also applies to the South Bend students. Games so far have been scheduled with Fort Wayne, Detroit and several nearby towns.

The military company of St. Edward's hall, under the leadership of Sergt. Campbell, elected officers for the ensuing year last night as follows: Captain, H. Peunet; first lieutenant, F. Summerville; second lieutenant, Coffelt; first sergeant, H. Scherrer; second sergeant, R. Brady; quarter master sergeant, R. Wood; color sergeant, W. Wolf, right guard, L. McDonald; left guard, J. Hawley, B. C. Shannon was chosen drummer.

Hockey is the latest sport taken up by the N. D. minors and is under

## U. S. Ship is Limping to Port



SAN FRANCISCO, Dec. 7. — The Great Northern steamship Minnesota, reported disabled at sea is now trying to make port, while other ships are racing to aid her. Three men

on board are being held as spies. It is believed they tried to sink her to prevent her cargo of food reaching England. The Minnesota sailed from Seattle.

## FOUND NOT GUILTY.

TIPTON, Ind., Dec. 8.—Mrs. Cora Robertson, who has been on trial here charged with the murder of Walter Varner, was found not guilty by a grand jury early Tuesday.

COME ON KIDS! SANTA  
CLAUS HAS ARRIVED

Santa Claus in all the festive array of holiday garb arrived in South Bend yesterday afternoon. Santa came this year from Chicago, being met at the station by H. W. Eldredge and Horace Fox of the George Wyman store. Thence he was conducted immediately to Wyman's, where after a customary salute to the crowd of girls and boys waiting, he entered the show window to begin an explanation of the toys which he has mysteriously been making all summer.

Although dressed in costume befitting sleigh and reindeer, Santa came overland via train to South Bend and was received in a Studebaker six. He will be on hand at the Wyman store every afternoon at 3:30 o'clock except Sunday.

## FRESHMEN MAKE \$218.56

Make Best Showing in Good Will Week Fund.

Final statistics turned over to the "Good Will week" fund by the high school lower classmen, as announced by Principal Sims yesterday afternoon, show the freshmen class as having donated \$218.56, their benefit from the LaSalle theater ticket selling project. The amount sold by the first year men amounted to \$437.12, and of this 50 per cent went to the theater management. The sophomore class realized from candy sales and from the Swiss Bell Ringer performances the sum of \$211.95.

NEW YORK  
COAT SALE

Brandon Durrell Co.  
Southwest Cor. Michigan St. and Jefferson Blvd.

NEW YORK  
COAT SALE

# Our Great Annual Coat Sale

## For Women—Thursday, Friday and Saturday

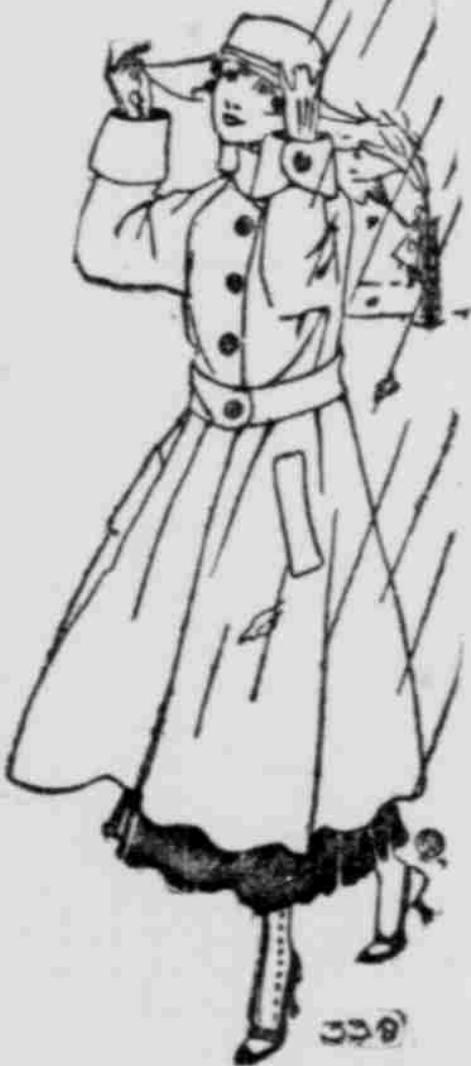
### Hundreds of New Coats for Street, Dress or Auto Wear

The most authentic 1915 styles, made from the most wanted materials. Values that stand out beyond anything we ever attempted. Mostly fur trimmed, full satin lined; others are half lined with velvet and chin chin collars; a most wonderful assortment of coats.

Sale Prices \$19.75, \$16.75, \$13.75, \$9.75



Women's NEW WINTER COATS at Less than January Prices



Women's handsome new coats; broadcloths, plushes, pebbled cheviots, wool plush, ripple cloth, zibelines, curltex whipcords, boucles and novelties. Fur trimmed, guaranteed satin lined or half lined; velvet and chin chin collars; over one hundred styles to select from.

at \$19.75, \$16.75, \$13.75, \$9.75